

Amendments to the Specification:

Please replace the paragraph beginning on page 2, line 26 with the following amended paragraph:

Prior to beginning the investing account arrangement with a transaction card company, the cardholders notify an investment broker system of their investment product selection, the total amount they intend to invest on a monthly basis, and the specific investment amount for each investment product. The investment broker system populates an investment instruction arrangement database with the cardholder information, namely the selected investment products and investment amounts. The charge card administrator, using an administrative system, then incorporates the cardholders' intended investment amounts onto its respective charge card billing statements as a reminder to remit the investment amount along with the regular charge card payment. After receiving the statement, the cardholder sends a single check for both regular charge card purchases and for the investment purchases.

Please replace the paragraph beginning on page 6, line 9 with the following amended paragraph:

The general steps in the operation of a preferred system are illustrated by the flowchart of Figure 3A. An investment broker system 20 markets the benefits of the system to cardholders (step 200). An interested cardholder enrolls in the system and suitably appoints the charge card administrator as a processing agent to collect and promptly remit to the investment broker system 20 the cardholder's voluntary, periodic payments of cardholder funds (wherein the cardholder funds do not include a required repayment of a loan from the charge card administrator) for investment into preselected mutual fund shares, fixed annuities, variable annuities, CDs, insurance, certificates, equities and/or the like (step 205). Billing system 10 (Figure 2) preferably distributes a billing statement at the end of each month, wherein the statement includes all of the charges for that month and a reminder to remit an additional dollar amount for the preselected investments (step 210). The cardholder then sends a single payment for the charges and the investments to the charge card administrator (step 215). After receiving the payment, the billing system 10 appropriately unbundles the payment and distributes the remitted payment to card account 12 to satisfy the charges and/or to the investment broker system 20 to purchase investment products (step 220).